

## Challenge

# Our comprehensive solution for self-employed persons

Specially designed for the self-employed, our comprehensive solution allows you to protect your family against the consequences of incapacity for work, disability or death, while offering the possibility to build savings for a secure retirement.

- **Simplicity**  
You can group all your insurance policies with one single provider to ensure that you receive coordinated and optimum benefits.
- **Flexibility**  
You choose the portion of the annual income to be insured in relation to your savings goal and budget.
- **Security**  
By covering the consequences of incapacity for work, disability or death, you will safeguard your financial resources and that of your family.
- **Savings opportunities**  
Our comprehensive solution allows you to build the savings you need for your retirement while enjoying tax benefits.



## Our solution for your protection

Protect yourself against the financial consequences of death or disability thanks to Groupe Mutuel insurance solutions.

- Insurance in the event of death or disability allows you, among other things:
- to financially protect your loved ones, through the payment of a lump-sum or allowance
  - to maintain your standard of living by combining the gaps in the first and second pillars of the pension scheme
  - to guarantee your financial obligations (mortgages, housing, vehicle, training costs for your children for example)

## Find out more about Challenge



Scan this QR code for direct access to online content

## Customised insurance solutions

Groupe Mutuel brings together several independent companies active in health and accident insurance, as well as life, patrimony and corporate insurance (daily allowance, accident insurance, occupational benefits and supplemental health insurance). Find out more about our extensive range of benefits.

### For non binding personal advice

Monday to Thursday, from 08.00 to 12.00 and from 13.30 to 17.30  
(17.00 on Fridays and on the eve of public holidays)

Hotline 0848 803 777 | Fax 0848 803 112  
Web [www.groupemutuel.ch](http://www.groupemutuel.ch) | [www.corporatecare.ch](http://www.corporatecare.ch)



Groupe Mutuel

Health® Life® Patrimony® Corporate®

**Groupe Mutuel**  
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# Challenge

## Daily allowance insurance for self-employed persons



## Pension benefits in Switzerland

# A three-pillar system

1 <sup>st</sup> pillar	2 <sup>nd</sup> pillar	3 <sup>rd</sup> pillar
State pension	Occupational pension	Private savings
AVS/AHV-AI/IV	LPP/BVG-LAA/UVG	Fixed pension benefits (pillar 3a)
Supplemental benefits	Extra-mandatory pension benefits	Flexible pension benefits (3b)
Securing basic needs	Retain the previous standard of living	Individual supplement

## Pension benefits for self-employed persons in Switzerland

Economic and demographic trends have weakened the pension system, particularly its first pillar. For this reason, persons affected by disability or who reach retirement age have become increasingly dependent financially on the second and third pillars. In the event of death, the consequences can also be complicated for survivors.

### This is especially true for you.

As a self-employed individual, you are not legally entitled to the full three-pillar system. You are not subject to the occupational benefits scheme (LPP/BVG) and will not receive daily allowance benefits in case of incapacity for work. Therefore, it is essential to take out individual insurance to cover these risks.

## The risks of self-employment

# Insurance gaps

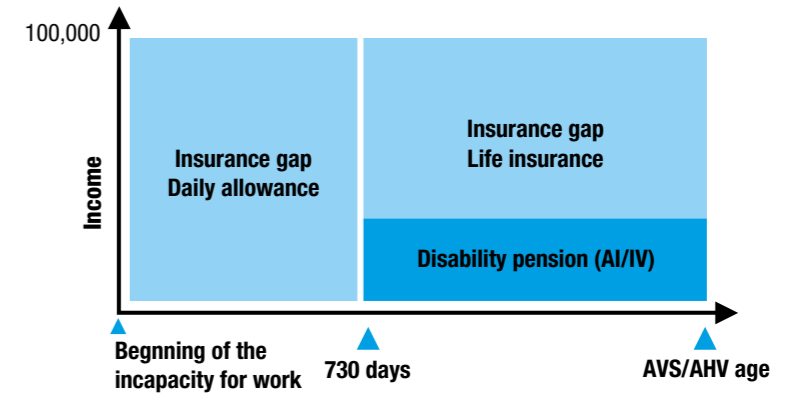
### Incapacity for work

As an independent contractor, you are not entitled to any protection in case of incapacity for work during the period before you may be granted a disability pension by the Swiss federal insurance (AI/IV).

Therefore, you will not be able to count on any replacement income during a time when you are forced to stop work. It is essential that you bridge this gap by taking out daily allowance insurance in case of incapacity for work due to illness and accident (payment of the insured daily income during 730 days). After this deadline, if you are still unable to work (earning disability), the Federal Disability Office (AI/IV) will take over. However, the pension paid out in this case is often not enough.

### Disability pension

Thanks to our comprehensive solution, you can expect to receive a disability pension to supplement social insurance benefits until retirement age (AVS/AHV).



### Death

Your death could have serious financial consequences for your loved ones. Have you ever thought about what would happen? Would your business survive?

These are questions that need to be addressed. The death benefits provided under the first pillar (AVS/AHV) automatically cover part of the financial consequences of the risk of premature death. However, the benefits paid out are not very high and must imperatively be supplemented by other insurance plans. **Our comprehensive solution will allow your family to face the future with confidence thanks to the payment of a lump-sum amount or pension benefits.**

### Retirement

Once you stop your occupational activity, your financial autonomy will depend on the savings made during your working life. The first pillar will ensure that you receive a subsistence wage but in this case also the level of pensions will not allow you to maintain your previous standard of living. It is therefore essential to take out a comprehensive solution (pension scheme) that will also allow you to accumulate retirement savings. **This retirement savings plan, which can be taken out in addition to Challenge insurance, will allow you to accumulate assets for retirement, taking into account your personal situation.**

